

Certificate Number: 02114-tne-de-027000858

Bankruptcy Case Number: 1630140



02114-tne-de-027000858

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 23, 2016, at 01:10 o'clock PM EST, Willard Creech completed a course on personal financial management given by internet by CredAbility, a provider approved pursuant to 11 U.S.C § 111 to provide an instructional course concerning personal financial management in the Eastern District of Tennessee.

Date: February 23, 2016

By: /s/Eric Dina

Name: Eric Dina

Title: Customer Service